

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or unexpired Lease 0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Harley, Brad Alan

Case No.: 24-16991
Judge: Altenburg

Debtor(s)

Chapter 13 Plan and Motions

☒ Original ☐ Modified/Notice Required Date: 07/26/2024
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- ☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- ☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7c.
- ☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7c.

Initial Debtor(s)' Attorney: MA Initial Debtor: BH Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$350.00 monthly for 36 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then _____ per month for _____ months; _____ per month for _____ months, for a total of _____ months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available): _____
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
- Description: _____
- Proposed date for completion: _____
- ☐ Refinance of real property:
- Description: _____
- Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering real property:
- Description: _____
- Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- ☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: BH Initial Co-Debtor: _____

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION		\$0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Air Academy Federal Credit Union	2020 Jeep Wrangler	\$53,327.00	\$0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Shellpoint Mortgage Servicing	119 Plymouth Pl Merchantville, NJ 08109-2832
Franklin Mint Federal Credit Union	2024 BMW X1 M35i

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

d. Post-Petition Claims

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 07/26/2024 /s/ Brad Alan Harley

Brad Alan Harley
Debtor

Date: _____

Joint Debtor

Date: 07/26/2024 /s/ Michael I. Assad

Michael I. Assad
Attorney for Debtor(s)
Bar Number: 338972023
Cibik Law, P.C.
1500 Walnut Street Suite 900
Philadelphia, PA 19102
Phone: (215) 735-1060
Email: help@cibiklaw.com

In re:
Brad Alan Harley
Debtor

Case No. 24-16991-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 29, 2024

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2024:

Recip ID	Recipient Name and Address
db	Brad Alan Harley, 119 Plymouth Pl, Merchantville, NJ 08109-2832
aty	+ Corrine Samler Brennan, 10000 Lincoln Drive East, Suite 201, Marlton, NJ 08053-3105
cr	+ Franklin Mint Federal Credit Union, Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
520329562	Borough of Merchantville, 1 W Maple Ave, Merchantville, NJ 08109-5103
520329563	Camden County Municipal Utilities Authority, 1645 Ferry Ave, Camden, NJ 08104-1311
520329569	County of Camden, Attn: County Counsel, 520 Market St Fl 14, Camden, NJ 08102-1300
520329570	+ Delaware River Port Authority, Attn: General Counsel, 2 Riverside Dr, Camden, NJ 08103-1019
520329571	+ Financial Resources Federal Credit Union, 520 Route 22 East, Bridgewater, NJ 08807-2489
520333781	+ Franklin Mint Federal Credit Union, c/o Corinne S. Brennan, Esquire, Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
520329573	Gary Gordon, 823 W Gillam Ave, Langhorne, PA 19047-2623
520329575	Home Appraising Group Inc., 18 Campus Blvd, Newtown Sq, PA 19073-3245
520329578	Matthew Frecon, 119 Plymouth Pl, Merchantville, NJ 08109-2832
520329579	Merchantville-Pennsauken Water Commission, 6751 Westfield Ave, Pennsauken, NJ 08110-1519
520329581	+ Pennsauken Sewerage Authority, 1250 John Tipton Blvd, Pennsauken, NJ 08110-2322
520329583	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
520329589	South Jersey Transportation Authority, PO Box 351, Hammonton, NJ 08037-0351
520329595	U.S. Attorney, District of N.J., Peter Rodino Federal Building, 970 Broad St Ste 700, Newark, NJ 07102-2534
520329597	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
520329600	+ Upst/cubi, P.o. Box 1503, San Carlos, CA 94070-7503

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 29 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 29 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: megan.harper@phila.gov	Jul 29 2024 20:39:00	City Of Philadelphia, City of Philadelphia, 1401 JFK Blvd., 5th Floor, Tax & Revenue Unit, Philadelphia, PA 19102-1595
520329559	Email/Text: bncnotifications@phea.org	Jul 29 2024 20:38:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
520329560	^ MEBN	Jul 29 2024 20:33:47	Air Academy Federal Credit Union, PO Box 62910, Colorado Springs, CO 80962-2910
520329561	Email/Text: BarclaysBankDelaware@tsico.com	Jul 29 2024 20:38:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520329567	Email/Text: megan.harper@phila.gov	Jul 29 2024 20:39:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
520329564	Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0312-1

User: admin

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Date Rcvd: Jul 29, 2024

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		Jul 29 2024 20:40:30	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520329566	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2024 20:40:31	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
520329568	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 29 2024 20:38:00	Comenity Capital/Dell, Attn: Bankruptcy, PO box 182125, Columbus, OH 43218-2125
520329572	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Jul 29 2024 20:38:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy Attn: Bankruptcy, 5 Hillman Dr , Ste 100, Chadds Ford, PA 19317-9998
520329574	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 29 2024 20:38:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
520329576	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 29 2024 20:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520329565	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 29 2024 20:40:38	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
520329577	+ Email/Text: Documentfiling@lciinc.com	Jul 29 2024 20:38:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
520329580	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 29 2024 20:38:00	New Jersey Turnpike Authority, P.O. Box 5042, Woodbridge, NJ 07095
520329582	Email/Text: fesbank@attorneygeneral.gov	Jul 29 2024 20:38:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
520329586	^ MEBN	Jul 29 2024 20:34:38	PSE&G, 80 Park Plz, Newark, NJ 07102-4194
520329584	^ MEBN	Jul 29 2024 20:34:46	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
520329585	Email/Text: bankruptcy@philapark.org	Jul 29 2024 20:39:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
520341558	Email/PDF: resurgentbknofications@resurgent.com	Jul 29 2024 20:40:31	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520329587	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jul 29 2024 20:38:00	Regions Bank/EnerBank USA, Attn: Bankruptcy Attn: Bankruptcy, 650 S Main st , Ste 1000, Salt Lake City, UT 84101-2844
520329588	Email/Text: mtgbk@shellpointmtg.com	Jul 29 2024 20:38:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
520329590	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 29 2024 20:38:00	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0001
520329591	^ MEBN	Jul 29 2024 20:33:03	State of New Jersey, Attorney General, PO Box 112, Trenton, NJ 08625-0112
520329592	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 29 2024 20:40:45	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
520329593	Email/Text: bankruptcy@td.com	Jul 29 2024 20:39:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
520329594	+ Email/Text: bankruptcy@bbandt.com	Jul 29 2024 20:38:00	Truist Bank, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-2374
520329596	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 29 2024 20:39:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
520329598	Email/Text: bankruptcynotices@sba.gov	Jul 29 2024 20:38:00	U.S. Small Business Administration, 2 Gateway Ctr Ste 1002, Newark, NJ 07102-5006
520329599	Email/Text: bknotice@upgrade.com	Jul 29 2024 20:38:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322

District/off: 0312-1

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520338928 ^ MEBN

Jul 29 2024 20:34:14

Upstart Network, Inc, PO BOX 1931, Burlingame,
CA 94011-1931

520329601 + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Jul 29 2024 20:38:00

Verizon Communications Inc., Attn: Bankruptcy,
1095 Avenue of the Americas, New York, NY
10036-6704

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Corinne Samler Brennan	on behalf of Creditor Franklin Mint Federal Credit Union csamler@klehr.com scmeginly@klehr.com;nyackle@klehr.com
Michael I. Assad	on behalf of Debtor Brad Alan Harley help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com
Pamela Elchert Thurmond	on behalf of Creditor City Of Philadelphia Pamela.Thurmond@phila.gov
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5